



Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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BHC Name [FB FINANCIAL CORPORATION](#)

City/State [NASHVILLE, TN](#)

Bank Holding Company Information

Federal Reserve District: [6](#)

Consolidated Assets (\$000): [11,935,826](#)

Peer Group Number: [1](#) Number in Peer Group: [133](#)

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

FB FINANCIAL CORPORATION
211 COMMERCE STREET
SUITE 300
NASHVILLE, TN 37201

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Summary Ratios

	03/31/2021	03/31/2020		12/31/2020		12/31/2019		12/31/2018	
Average assets (\$000)	11,478,657	6,381,372		8,413,514		5,770,800		4,840,691	
Net income (\$000)	52,874	745		63,621		83,814		80,236	
Number of BHCs in peer group	133	146		128		146		154	

Earnings and Profitability:	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Average Assets															
Net interest income (tax equivalent)															
+ Non-interest income	2.91	2.67	67	3.56	3.13	79	3.19	2.77	75	3.95	3.21	92	4.25	3.33	96
- Overhead expense	2.32	1.13	90	2.67	0.89	95	3.56	1.21	93	2.34	0.90	95	2.70	0.90	94
- Provision for credit losses	3.30	2.28	91	4.39	2.60	95	4.64	2.57	93	4.24	2.59	94	4.61	2.58	95
+ Securities gains (losses)	-0.48	-0.12	11	1.75	0.58	94	1.12	0.51	91	0.12	0.12	59	0.11	0.12	56
+ Other tax equivalent adjustments	0	0.01	56	0	0.02	27	0.02	0.02	58	0	0.01	10	0	0	30
= Pretax net operating income (tax equivalent)	0	0	48	0	0	52	0	0	48	0	0	46	0	0	45
Net operating income	2.41	1.78	84	0.09	0.88	12	1.01	1.04	45	1.93	1.53	80	2.22	1.55	92
Net income	1.84	1.36	85	0.05	0.71	11	0.76	0.81	40	1.45	1.19	78	1.66	1.22	88
Net income (Subchapter S adjusted)	1.84	1.35	85	0.05	0.71	11	0.76	0.82	39	1.45	1.19	78	1.66	1.22	88
		1.78			1.10			1.18			1.41			1.41	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.61	3.18	75	4.82	4.29	87	4.11	3.55	83	5.42	4.49	92	5.61	4.38	98
Interest expense	0.46	0.29	82	0.92	0.87	57	0.63	0.52	68	1.08	1.02	55	0.83	0.81	52
Net interest income (tax equivalent)	3.15	2.88	65	3.89	3.36	83	3.47	3.01	75	4.35	3.45	94	4.79	3.58	97
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.04	0.16	32	0.18	0.11	74	0.20	0.27	49	0.11	0.11	58	0.01	0.09	27
Earnings coverage of net loan and lease losses (X)	70.77	25.70	83	13.86	18.72	48	14.39	22.91	56	24.06	22.46	60	219.43	29.27	92
Allowance for loan and lease losses / Total loans and leases not held-for-sale	2.24	1.49	85	1.95	1.17	94	2.41	1.58	85	0.71	0.94	22	0.79	0.94	31
Allowance for loan and lease losses / Total loans and leases	1.96	1.47	81	1.82	1.15	94	2.13	1.55	81	0.67	0.93	18	0.73	0.93	27
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.99	0.70	76	0.85	0.60	71	0.87	0.71	70	0.85	0.56	74	0.68	0.57	65
30–89 days past due loans and leases / Total loans and leases	0.16	0.33	29	0.61	0.45	69	0.34	0.39	54	0.46	0.31	76	0.35	0.32	63
Liquidity and Funding															
Net noncore funding dependence	-13.98	-0.51	14	4.19	10.43	29	-8.56	3.20	15	8.96	10.70	42	11.62	13.54	40
Net short-term noncore funding dependence	-15.51	-6.88	20	-0.23	5.47	29	-9.90	-4.76	26	3.57	5.88	37	9.10	8.57	52
Net loans and leases / Total assets	66.18	60.99	65	72.18	71.80	48	69.70	61.58	72	75.77	72.36	63	76.26	73.30	58
Capitalization															
Tier 1 leverage ratio	10.10	9.15	79	10.26	10.30	55	9.99	9.13	77	10.09	10.39	44	11.36	10.37	76
Holding company equity capital / Total assets	11.14	10.72	58	11.75	11.10	62	11.52	11.16	57	12.45	11.37	65	13.08	11.21	79
Total equity capital (including minority interest) / Total assets	11.14	10.85	56	11.75	11.16	62	11.52	11.29	55	12.45	11.43	65	13.08	11.30	78
Common equity tier 1 capital / Total risk-weighted assets	11.98	12.57	44	11.01	12.03	38	11.57	12.38	38	11.07	12.50	32	11.69	12.37	46
Net loans and leases / Equity capital (X)	5.94	5.73	58	6.14	6.66	37	6.05	5.58	62	6.09	6.55	38	5.83	6.70	31
Cash dividends / Net income	10.04	23.13	24	384.70	53.69	95	22.79	42.30	25	12.16	25.65	28	7.93	24.05	25
Cash dividends / Net income (Subchapter S adjusted)		14.81			34.75			-0.65			93.20			35.12	
Growth Rates															
Assets	79.33	16.49	96	24.75	9.46	91	82.98	16.68	97	19.24	8.66	85	8.65	9.35	61
Equity capital	69.89	9.13	97	12.63	8.86	72	69.39	6.99	97	13.47	12.19	65	12.59	12.50	63
Net loans and leases	64.42	7.22	97	19.95	8.61	84	68.32	9.07	97	18.47	8.63	82	6.77	10.51	44
Noncore funding	-26.96	-25.09	53	-2.71	12.16	32	-24.15	-12.18	38	4.90	4.16	52	20.49	6.76	68
Parent Company Ratios															
Short-term debt / Equity capital	0	0.52	41	1.92	0.09	95	1.16	0.77	80	0	0.01	46	0	0.03	45
Long-term debt / Equity capital	1.51	11.33	27	0	4.01	27	4.68	13.56	31	0	3.86	27	0	3.76	28
Equity investment in subsidiaries / Equity capital	101.27	102.85	44	105.20	104.84	55	106.74	102.81	74	102.78	104.21	48	101.22	104.10	43
Cash from ops + noncash items + op expense / Op expense + dividends	1,091.35	98.58	98	-31.53	160.07	2	216.96	147.24	80	-5.10	152.31	4	-1.66	123.74	3

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	89,412	63,754	294,596	260,458	221,001	40.25	266.62
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	89,122	63,603	293,618	259,887	220,507	40.12	266.53
Tax-exempt income on loans and leases.....	290	151	978	571	494	92.05	297.26
Estimated tax benefit on income on loans and leases.....	102	51	345	201	174	100.51	171.97
Income on loans and leases (tax equivalent).....	89,514	63,805	294,941	260,659	221,175	40.29	266.48
Investment interest income (tax equivalent).....	5,465	4,973	19,837	19,721	17,870	9.89	32.47
Interest on balances due from depository institutions.....	406	1,082	1,935	2,651	998	-62.48	361.36
Interest income on other earning assets.....	192	349	770	1,400	1,128	-44.99	115.73
Total interest income (tax equivalent).....	95,577	70,209	317,483	284,431	241,171	36.13	232.70
Interest on time deposits of \$250K or more	1,169	1,874	6,329	9,004	4,442	-37.62	
Interest on time deposits < \$250K.....	1,971	4,065	13,716	16,128	7,439	-51.51	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	6,686	6,229	22,814	26,436	17,655	7.34	378.60
Interest on other borrowings and trading liabilities.....	394	1,257	2,958	4,933	5,967	-68.66	-14.72
Interest on subordinated debt and mandatory convertible securities	1,989	0	3,169	0	0		1191.56
Total interest expense.....	12,209	13,425	48,986	56,501	35,503	-9.06	414.06
Net interest income (tax equivalent).....	83,368	56,784	268,497	227,930	205,668	46.82	216.35
Non-interest income.....	66,562	42,552	299,878	135,038	130,465	56.43	124.77
Adjusted operating income (tax equivalent)	149,930	99,336	568,375	362,968	336,133	50.93	167.89
Overhead expense.....	94,613	70,075	390,100	244,539	223,165	35.02	128.83
Provision for credit losses.....	-13,854	27,964	94,606	7,053	5,398		
Securities gains (losses)	7	0	1,335	-91	-35		-99.50
Other tax equivalent adjustments	0	0	0	0	0		-100.00
Pretax net operating income (tax equivalent).....	69,254	1,360	85,300	111,433	107,454	4992.21	329.11
Applicable income taxes	15,588	80	18,832	25,725	25,618	19385.00	1414.87
Tax equivalent adjustments	792	535	2,839	1,894	1,600	48.04	52.31
Applicable income taxes (tax equivalent).....	16,380	615	21,671	27,619	27,218	2563.41	957.46
Minority interest	0	0	8	0	0		
Net income before discontinued operations, net of minority interest	52,874	745	63,621	83,814	80,236	6997.18	262.40
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	52,874	745	63,621	83,814	80,236	6997.18	262.40
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	52,874	745	63,629	83,814	80,236	6997.18	262.40
Investment securities income (tax equivalent).....	5,465	4,973	19,837	19,721	17,870	9.89	32.47
US Treasury and agency securities (excluding mortgage-backed securities)	65	80	378	143	143	-18.75	-23.53
Mortgage-backed securities	2,715	2,967	9,829	12,991	12,142	-8.49	-6.09
All other securities	2,685	1,926	9,630	6,587	5,585	39.39	133.58
Cash dividends declared.....	5,307	2,866	14,502	10,194	6,363	85.17	6.14
Common	5,307	2,866	14,502	10,194	6,363	85.17	6.14
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.33	2.96	75	4.40	3.99	83	3.77	3.27	81	4.93	4.19	91	4.98	4.08	94
Less: Interest expense	0.43	0.27	82	0.84	0.81	55	0.58	0.48	69	0.98	0.95	57	0.73	0.75	49
Equals: Net interest income (tax equivalent)	2.91	2.67	67	3.56	3.13	79	3.19	2.77	75	3.95	3.21	92	4.25	3.33	96
Plus: Non-interest income	2.32	1.13	90	2.67	0.89	95	3.56	1.21	93	2.34	0.90	95	2.70	0.90	94
Equals: adjusted operating income (tax equivalent)	5.22	3.87	87	6.23	4	94	6.76	4.04	93	6.29	4.16	94	6.94	4.27	96
Less: Overhead expense	3.30	2.28	91	4.39	2.60	95	4.64	2.57	93	4.24	2.59	94	4.61	2.58	95
Less: Provision for credit losses	-0.48	-0.12	11	1.75	0.58	94	1.12	0.51	91	0.12	0.12	59	0.11	0.12	56
Plus: Realized gains (losses) on held-to-maturity securities	0	0	50	0	0	48	0	0	46	0	0	48	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	58	0	0.02	28	0.02	0.02	58	0	0.01	10	0	0	30
Plus: other tax equivalent adjustments	0	0	48	0	0	52	0	0	48	0	0	46	0	0	45
Equals: Pretax net operating income (tax equivalent)	2.41	1.78	84	0.09	0.88	12	1.01	1.04	45	1.93	1.53	80	2.22	1.55	92
Less: Applicable income taxes (tax equivalent)	0.57	0.40	84	0.04	0.19	20	0.26	0.23	58	0.48	0.35	82	0.56	0.32	94
Less: Minority interest	0	0	42	0	0	47	0	0	81	0	0	45	0	0	46
Equals: Net operating income	1.84	1.36	85	0.05	0.71	11	0.76	0.81	40	1.45	1.19	78	1.66	1.22	88
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	49
Equals: Net income	1.84	1.35	85	0.05	0.71	11	0.76	0.82	39	1.45	1.19	78	1.66	1.22	88
Memo: Net income (last four quarters)	1.19	1.07	63	1.07	1.06	50	0.76	0.82	39	1.45	1.19	77	1.66	1.22	88
Net income—BHC and noncontrolling (minority) interest	1.84	1.37	85	0.05	0.71	11	0.76	0.83	39	1.45	1.19	77	1.66	1.22	87
Margin Analysis															
Average earning assets / Average assets	92.37	93.08	41	91.39	93.22	23	91.87	92.32	43	90.87	93.22	22	88.78	93.23	7
Average interest-bearing funds / Average assets	67.20	62.97	70	66.10	71	30	65.63	64.06	62	66.54	70.66	31	67.60	70.70	35
Interest income (tax equivalent) / Average earning assets	3.61	3.18	75	4.82	4.29	87	4.11	3.55	83	5.42	4.49	92	5.61	4.38	98
Interest expense / Average earning assets	0.46	0.29	82	0.92	0.87	57	0.63	0.52	68	1.08	1.02	55	0.83	0.81	52
Net interest income (tax equivalent) / Average earning assets	3.15	2.88	65	3.89	3.36	83	3.47	3.01	75	4.35	3.45	94	4.79	3.58	97
Yield or Cost															
Total loans and leases (tax equivalent)	4.56	4.05	78	5.42	4.75	90	4.84	4.27	81	5.92	4.98	92	6.11	4.85	94
Interest-bearing bank balances	0.12	0.10	77	2.21	1.24	91	0.32	0.27	68	2.72	2.26	78	2.39	1.88	83
Federal funds sold and reverse repos	0.06	0.26	47	0.91	0.85	49	0.36	0.68	42	2.17	2.02	52	1.92	1.50	60
Trading assets	0.39			0.48			0.60			0.49			0.70		
Total earning assets	3.58	3.15	76	4.78	4.23	88	4.07	3.51	83	5.39	4.47	93	5.57	4.33	98
Investment securities (tax equivalent)	1.88	1.84	51	2.79	2.64	66	2.29	2.25	54	2.95	2.74	70	2.94	2.69	72
US Treasury and agency securities (excluding mortgage-backed securities)	1.80	1.30	76	1.16	2.63	9	1.59	1.75	43	1.75	2.54	13	1.71	2.20	26
Mortgage-backed securities	1.27	1.60	20	2.46	2.42	54	1.61	2.05	15	2.60	2.54	60	2.44	2.44	52
All other securities	3.18	2.93	64	3.39	3.38	57	3.26	3.24	60	4.15	3.80	70	4.40	3.74	78
Interest-bearing deposits	0.53	0.26	90	1.24	0.98	76	0.85	0.53	82	1.36	1.13	74	1.01	0.85	69
Time deposits of \$250K or more	1.19	0.82	83	2.19	2.02	68	1.67	1.42	74	2.44	2.13	84	1.68	1.57	57
Time deposits < \$250K	0.78	0.78	54	1.87	1.79	54	1.45	1.36	58	1.97	1.91	53	1.25	1.42	27
Other domestic deposits	0.44	0.17	93	0.93	0.69	74	0.59	0.36	84	1.12	0.86	72	0.83	0.64	69
Foreign deposits		0.13			1.79			0.42			2.53			1.85	
Federal funds purchased and repos	0.46	0.18	89	0.85	0.72	58	0.61	0.62	64	1.10	1.23	49	0.19	1.03	16
Other borrowed funds and trading liabilities	0.01	1.38	7	1.21	0.78	59	0.53	1.50	10	1.26	1.03	53	2.44	2.10	81
All interest-bearing funds	0.63	0.42	82	1.27	1.14	65	0.89	0.74	68	1.47	1.34	61	1.08	1.06	55

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020		12/31/2020		12/31/2019		12/31/2018							
Non-interest Income and Expenses															
Total non-interest income	66,562		42,552		299,878		135,038		130,465						
Fiduciary activities income	418		292		1,275		1,182		1,051						
Service charges on deposit accounts - domestic	2,129		2,444		8,677		9,072		8,502						
Trading revenue.....	0		0		0		0		0						
Investment banking fees and commissions.....	1,458		1,361		5,173		0		3,986						
Insurance activities revenue.....	132		44		632		0		144						
Venture capital revenue.....	0		0		0		0		0						
Net servicing fees	3,254		-219		-9,579		3,133		14,081						
Net securitization income	0		0		0		0		0						
Net gains (losses) on sales of loans, OREO, other assets.....	53,296		33,318		265,993		100,669		88,972						
Other non-interest income.....	4,285		3,907		21,902		16,920		13,729						
Total overhead expenses	94,613		70,075		390,100		244,539		223,165						
Personnel expense.....	64,571		43,622		233,768		152,084		136,892						
Net occupancy expense.....	5,765		4,128		18,633		15,339		13,683						
Goodwill impairment losses	0		0		0		100		0						
Amortization expenses and impairment loss (other intangible assets).....	1,440		1,203		5,323		4,339		3,185						
Other operating expenses.....	22,837		21,122		132,376		72,677		69,405						
Fee income on mutual funds and annuities.....	95		118		399		300		425						
Memoranda															
Assets under management in proprietary mutual funds and annuities	0		0		0		0		0						
Number of equivalent employees	1,882		1,475		1,852		1,399		1,383						
Average personnel expense per employee.....	34.31		29.57		126.22		108.71		98.98						
Average assets per employee.....	6,099.18		4,326.35		4,542.93		4,124.95		3,500.14						
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0.14	2.10	25	0.28	0.72	71	0.13	2.02	25	0.22	0.66	73	0.33	1.69	43
Overhead expenses / Net Interest Income + non-interest income	63.44	59.31	70	70.93	63.41	75	68.98	62.28	79	67.73	61.79	77	66.71	61.22	72
Percent of Average Assets															
Total overhead expense	3.30	2.28	91	4.39	2.60	95	4.64	2.57	93	4.24	2.59	94	4.61	2.58	95
Personnel expense.....	2.25	1.28	95	2.73	1.50	97	2.78	1.30	98	2.64	1.50	96	2.83	1.46	95
Net occupancy expense.....	0.20	0.24	27	0.26	0.32	31	0.22	0.26	27	0.27	0.32	31	0.28	0.31	40
Other operating expenses.....	0.85	0.73	73	1.40	0.76	93	1.64	0.94	86	1.34	0.76	94	1.50	0.79	94
Overhead less non-interest income	0.98	1.10	35	1.73	1.67	53	1.07	1.25	37	1.90	1.65	74	1.92	1.65	73
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	63.10	58.69	72	70.54	61.62	78	68.63	61.82	78	67.37	59.91	80	66.39	60.51	73
Personnel expense.....	43.07	33.28	93	43.91	35.22	86	41.13	32.36	90	41.90	34.17	88	40.73	34.42	85
Net occupancy expense.....	3.85	6.42	13	4.16	7.45	8	3.28	6.58	9	4.23	7.50	8	4.07	7.33	6
Other operating expenses.....	16.19	18.45	40	22.47	18.43	80	24.23	22.28	73	21.25	17.93	75	21.60	18.28	80
Total non-interest income	44.40	28.42	84	42.84	20.39	94	52.76	28.83	88	37.20	19.83	92	38.81	20.30	91
Fiduciary activities income	0.28	2.15	31	0.29	1.69	50	0.22	2.09	31	0.33	1.61	50	0.31	1.95	46
Service charges on domestic deposit accounts	1.42	3.21	20	2.46	3.19	38	1.53	3.27	22	2.50	3.21	38	2.53	3.58	35
Trading revenue.....	0	0.97	24	0	0.16	45	0	1.28	25	0	0.07	41	0	0.03	46
Investment banking fees and commissions.....	0.97	2.51	38	1.37	1.14	71	0.91	2.46	38	0	0.91	19	1.19	0.85	69
Insurance activities revenue.....	0.09	0.38	54	0.04	0.52	63	0.11	0.41	56	0	0.37	22	0.04	0.46	56
Venture capital revenue.....	0	0.02	45	0	0	50	0	0.01	44	0	0	50	0	0	49
Net servicing fees	2.17	0.99	81	-0.22	-0.34	23	-1.69	0.01	9	0.86	0.22	91	4.19	0.52	94
Net securitization income	0	0.01	45	0	0	49	0	0	45	0	0	48	0	0	49
Net gain (loss) - sales of loans, OREO, and other assets	35.55	3.74	98	33.54	3.28	97	46.80	3.92	98	27.73	2.27	98	26.47	1.98	97
Other non-interest income.....	2.86	8.65	11	3.93	7.77	30	3.85	9.65	15	4.66	7.41	25	4.08	7.05	18
Overhead less non-interest income	18.71	29.66	19	27.71	41.03	15	15.87	31.93	13	30.17	39.47	17	27.58	39.75	13
Applicable income taxes / Pretax net operating income (tax equivalent).....	22.51	21.04	66	5.88	17.29	17	22.08	18.63	70	23.09	21.51	61	23.84	18.37	81
Applicable income tax + TE / Pretax net operating income + TE	23.65	22.74	62	45.22	21.44	98	25.41	21.18	81	24.79	23.31	61	25.33	21.35	73

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	1-Year
Real estate loans	6,289,442	3,606,649	6,102,967	3,366,046	2,850,390	74.38	302.61
Commercial and industrial loans	1,445,723	1,014,162	1,541,392	1,031,968	847,266	42.55	368.12
Loans to individuals	244,461	214,536	256,559	220,414	185,380	13.95	563.29
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	13,922	18,081	20,047	19,462	18,823	-23.00	50.01
Other loans and leases	63,556	39,914	61,167	34,270	44,467	59.23	105.72
Less: Unearned income	0	0	0	0	0		-100.00
Loans and leases, net of unearned income	8,057,104	4,893,342	7,982,132	4,672,160	3,946,326	64.65	313.62
Less: Allowance for loan and lease losses	157,954	89,141	170,389	31,139	28,932	77.20	546.53
Net loans and leases	7,899,150	4,804,201	7,811,743	4,641,021	3,917,394	64.42	310.66
Debt securities that reprice or mature in over 1 year	1,169,507	746,575	1,109,631	686,424	640,415	56.65	104.26
Mutual funds and equity securities	4,667	4,358	4,591	4,295	3,107	7.09	51.33
Subtotal	9,073,324	5,555,134	8,925,965	5,331,740	4,560,916	63.33	263.05
Interest-bearing bank balances	1,584,730	339,054	1,085,754	52,756	55,611	367.40	2866.88
Federal funds sold and reverse repos	104,153	59,199	121,153	131,119	31,364	75.94	793.10
Debt securities that reprice or mature within 1 year	55,671	17,642	62,769	1,957	15,283	215.56	709.88
Trading assets	0	0	0	0	0		
Total earning assets	10,817,878	5,971,029	10,195,641	5,517,572	4,663,174	81.17	320.74
Non-interest-bearing cash and due from depository institutions	206,250	26,841	110,991	48,806	38,381	668.41	316.79
Premises, fixed assets, and leases	191,920	132,034	188,872	122,670	86,882	45.36	188.47
Other real estate owned	11,177	17,072	12,111	18,939	12,643	-34.53	6.11
Investment in unconsolidated subsidiaries	930	930	930	930	930	0.00	0.00
Intangible and other assets	707,671	507,781	698,785	416,004	334,754	39.37	348.28
Total assets	11,935,826	6,655,687	11,207,330	6,124,921	5,136,764	79.33	317.85
Quarterly average assets	11,478,657	6,381,372	11,079,935	6,146,255	5,028,759	79.88	301.10
Average loans and leases (YTD)	7,846,290	4,709,219	6,097,466	4,401,888	3,618,865	66.62	311.86
Memoranda							
Loans held-for-sale	1,009,762	325,304	899,173	262,518	278,815	210.41	328.63
Loans not held-for-sale	7,047,342	4,568,038	7,082,959	4,409,642	3,667,511	54.28	311.55
Real estate loans secured by 1–4 family	2,307,907	1,315,167	2,181,251	1,194,502	1,025,110	75.48	230.40
Commercial real estate loans	3,933,972	2,253,229	3,883,149	2,145,392	1,803,590	74.59	371.45
Construction and land development	1,120,585	599,479	1,222,220	551,101	556,051	86.93	422.00
Multifamily	271,839	94,638	175,676	69,429	75,457	187.24	357.66
Nonfarm nonresidential	2,541,548	1,559,112	2,485,253	1,524,862	1,172,082	63.01	353.54
Real estate loans secured by farmland	47,563	38,253	38,567	26,152	21,690	24.34	62.95
Total investment securities	1,229,845	768,575	1,176,991	692,676	658,805	60.02	111.12
U.S. Treasury securities	14,576	24,860	16,628	7,448	7,242	-41.37	223.48
US agency securities (excluding mortgage-backed securities)	0	3,037	2,003	0	989	-100.00	-100.00
Municipal securities	348,776	235,677	356,329	189,235	138,887	47.99	319.99
Mortgage-backed securities	859,343	499,658	794,924	490,676	508,580	71.99	81.80
Asset-backed securities	0	0	0	0	0		
Other debt securities	2,483	985	2,516	1,022	0	152.08	
Mutual funds and equity securities	4,667	4,358	4,591	4,295	3,107	7.09	51.33
Available-for-sale securities	1,225,178	764,217	1,172,400	688,381	655,698	60.32	110.32
U.S. Treasury securities	14,576	24,860	16,628	7,448	7,242	-41.37	223.48
US agency securities (excluding mortgage-backed securities)	0	3,037	2,003	0	989	-100.00	-100.00
Municipal securities	348,776	235,677	356,329	189,235	138,887	47.99	319.99
Mortgage-backed securities	859,343	499,658	794,924	490,676	508,580	71.99	81.80
Asset-backed securities	0	0	0	0	0		
Other debt securities	2,483	985	2,516	1,022	0	152.08	
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	19,245	28,045	34,552	11,676	-12,335	-31.38	92.30
Available-for-sale securities appreciation (depreciation)	0	0	0	0	0		
Structured notes, fair value	869,390	411,276	804,821	373,674	326,215	111.39	75.80

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	2,431,077	1,335,799	2,274,103	1,208,175	949,135	81.99	293.59
NOW, ATS and transaction accounts	3,097,648	1,139,462	2,491,765	1,014,875	863,706	171.85	361.39
Time deposits less brokered deposits < \$250K	936,860	881,719	981,668	836,129	682,678	6.25	
MMDA and other savings accounts	3,347,731	1,667,374	3,254,915	1,520,035	1,239,131	100.78	286.95
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	9,813,316	5,024,354	9,002,451	4,579,214	3,734,650	95.31	322.44
Time deposits of \$250K or more	396,254	340,601	389,097	343,756	353,134	16.34	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	29,234	31,892	32,199	23,745	15,081	-8.33	-28.42
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	115,000	15,000	104,417	180,060	-100.00	-100.00
Other borrowings w/remaining maturity over 1 year	1,576	150,000	1,598	181,108	1,705	-98.95	-89.05
Brokered deposits < \$250K	47,316	11,977	66,489	11,968	83,933	295.06	
Noncore funding	474,380	649,470	504,383	664,994	633,913	-26.96	134.64
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	149,369	30,930	189,527	30,930	30,930	382.93	264.27
Other liabilities	169,565	168,603	219,587	87,454	65,414	0.57	349.83
Total liabilities	10,606,630	5,873,357	9,915,948	5,362,592	4,464,907	80.59	307.34
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	47,332	32,067	47,222	31,034	30,725	47.60	27418.60
Common surplus	900,521	460,938	898,847	425,633	424,146	95.37	707.27
Retained earnings	365,192	266,385	317,625	293,524	221,213	37.09	177.80
Accumulated other comprehensive income	16,058	22,940	27,595	12,138	-4,227	-30.00	70.47
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	1,329,103	782,330	1,291,289	762,329	671,857	69.89	426.16
Noncontrolling (minority) interest in subsidiaries	93	0	93	0	0		
Total equity capital, including minority interest	1,329,196	782,330	1,291,382	762,329	671,857	69.90	426.20
Total liabilities and capital	11,935,826	6,655,687	11,207,330	6,124,921	5,136,764	79.33	317.85
Memoranda							
Non-interest-bearing deposits	2,431,077	1,335,799	2,274,103	1,208,175	949,135	81.99	293.59
Interest-bearing deposits	7,825,809	4,041,133	7,183,934	3,726,763	3,222,582	93.65	322.68
Total deposits	10,256,886	5,376,932	9,458,037	4,934,938	4,171,717	90.76	315.40
Long-term debt that reprices within 1 year	20,000	0	0	0	0		98.51
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,291,289	762,329	762,329	671,857	596,729		
Accounting restatements	0	-25,018	-25,018	-1,309	0		
Net income	52,874	745	63,621	83,814	80,236		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	1,784	1,491	9,682	1,796	5,739		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	34,847	479,720	0	0		
Less: Dividends declared	5,307	2,866	14,502	10,194	6,363		
Change in other comprehensive income	-11,537	10,802	15,457	16,365	-4,484		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,329,103	782,330	1,291,289	762,329	671,857		

Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Real estate loans	52.69	36.10	83	54.19	52.54	51	54.46	36.22	85	54.96	52.67	52	55.49	53.63	52
Commercial and industrial loans	12.11	13.88	47	15.24	11.25	75	13.75	13.52	51	16.85	11.45	79	16.49	11.42	77
Loans to individuals	2.05	3.42	55	3.22	2.65	74	2.29	3.40	55	3.60	2.71	74	3.61	2.65	75
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0	43	0	0.03	31	0	0	44	0	0	44
Agricultural loans.....	0.12	0.19	64	0.27	0.50	62	0.18	0.19	70	0.32	0.53	64	0.37	0.47	69
Other loans and leases.....	0.53	4.29	11	0.60	1.37	59	0.55	4.63	10	0.56	1.08	63	0.87	2.64	38
Net loans and leases.....	66.18	60.99	65	72.18	71.80	48	69.70	61.58	72	75.77	72.36	63	76.26	73.30	58
Debt securities over 1 year.....	9.80	16.70	20	11.22	13.39	41	9.90	15.55	25	11.21	13.66	37	12.47	13.20	51
Mutual funds and equity securities	0.04	0.06	56	0.07	0.05	68	0.04	0.05	57	0.07	0.06	68	0.06	0.05	70
Subtotal	76.02	78.43	32	83.46	85.81	28	79.64	78.16	41	87.05	86.76	44	88.79	87.24	56
Interest-bearing bank balances	13.28	9.08	75	5.09	3.70	71	9.69	7.51	68	0.86	2.97	27	1.08	2.30	38
Federal funds sold and reverse repos	0.87	0.50	83	0.89	0.04	93	1.08	0.82	85	2.14	0.03	98	0.61	0.01	98
Debt securities 1 year or less	0.47	1.59	25	0.27	2.03	16	0.56	1.68	27	0.03	2.10	6	0.30	2.14	19
Trading assets	0	0.56	19	0	0.05	39	0	1.01	17	0	0.03	38	0	0.02	38
Total earning assets.....	90.63	91.48	40	89.71	92.21	18	90.97	91.05	48	90.08	92.39	18	90.78	92.24	30
Non-interest cash and due from depository institutions.....	1.73	1	92	0.40	1.13	12	0.99	1.07	43	0.80	1.14	27	0.75	1.25	25
Other real estate owned.....	0.09	0.02	92	0.26	0.04	93	0.11	0.02	93	0.31	0.04	95	0.25	0.04	92
All other assets.....	7.64	7.44	53	9.88	6.58	93	8.04	7.82	55	9.12	6.41	88	8.47	6.39	79
Memoranda															
Short-term investments	14.62	11.92	67	6.25	6.17	56	11.33	11.17	58	3.03	5.36	36	1.99	4.70	27
U.S. Treasury securities.....	0.12	0.98	48	0.37	0.24	76	0.15	0.84	55	0.12	0.29	70	0.14	0.37	67
US agency securities (excluding mortgage-backed securities)	0	0.73	11	0.05	1.01	24	0.02	0.63	26	0	1.25	8	0.02	1.67	17
Municipal securities	2.92	1.77	73	3.54	2.69	68	3.18	1.69	77	3.09	2.58	66	2.70	2.66	61
Mortgage-backed securities	7.20	12.38	26	7.51	9.31	44	7.09	11.75	26	8.01	9.38	47	9.90	8.73	63
Asset-backed securities	0	0.35	25	0	0.28	35	0	0.32	24	0	0.30	34	0	0.26	33
Other debt securities	0.02	0.46	32	0.01	0.53	34	0.02	0.42	35	0.02	0.53	35	0	0.52	16
Loans held-for-sale.....	8.46	0.46	97	4.89	0.45	95	8.02	0.52	97	4.29	0.39	95	5.43	0.29	96
Loans held for investment	59.04	61.15	38	68.63	71.37	29	63.20	61.72	45	72	72.01	40	71.40	73.24	38
Real estate loans secured by 1–4 family	19.34	11.69	84	19.76	16.12	66	19.46	11.91	82	19.50	16.02	67	19.96	16.83	67
Revolving	3.31	1.51	85	3.70	2.22	76	3.64	1.66	87	3.62	2.24	72	3.71	2.43	71
Closed-end, secured by first liens	15.90	9.76	82	15.81	13.19	68	15.68	9.81	79	15.62	13.07	68	15.98	13.60	66
Closed-end, secured by junior liens	0.13	0.21	47	0.24	0.37	41	0.14	0.22	48	0.26	0.37	42	0.26	0.41	43
Commercial real estate loans	32.96	22.27	80	33.85	32.97	58	34.65	22.22	82	35.03	33.26	59	35.11	33.39	60
Construction and land development	9.39	3.32	95	9.01	4.95	85	10.91	3.40	96	9	5	87	10.82	4.78	90
Multifamily.....	2.28	3.21	44	1.42	4.89	19	1.57	3.12	34	1.13	4.76	14	1.47	5.12	19
Nonfarm nonresidential	21.29	14.77	75	23.43	21.52	62	22.18	14.72	76	24.90	21.85	66	22.82	21.85	56
Real estate loans secured by farmland.....	0.40	0.33	68	0.57	0.95	61	0.34	0.33	68	0.43	0.95	56	0.42	0.88	56

Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
	Loan Mix, Percent of Gross Loans and Leases														
Real estate loans	78.06	57.91	88	73.71	73	50	76.46	57.15	87	72.04	72.74	46	72.23	72.88	47
Real estate loans secured by 1–4 family.....	28.64	19.43	79	26.88	22.54	61	27.33	19.43	78	25.57	22.29	60	25.98	23.13	61
Revolving	4.90	2.45	85	5.04	3.11	76	5.11	2.64	84	4.74	3.13	73	4.83	3.34	70
Closed-end.....	23.75	16.76	76	21.84	19	63	22.21	16.59	73	20.82	18.71	62	21.15	19.33	60
Commercial real estate loans	48.83	35.36	77	46.05	46.09	52	48.65	34.63	78	45.92	46.16	52	45.70	45.57	53
Construction and land development.....	13.91	5.29	95	12.25	6.94	82	15.31	5.26	96	11.80	6.97	80	14.09	6.53	89
1–4 family.....	6.50	1.05	98	4.75	1.53	95	6.81	0.93	98	4.57	1.47	93	4.10	1.52	89
Other.....	7.41	4.21	82	7.50	5.29	72	8.50	4.19	89	7.23	5.34	72	9.99	4.90	89
Multifamily.....	3.37	5.08	39	1.93	6.63	17	2.20	4.96	27	1.49	6.42	11	1.91	6.76	17
Nonfarm nonresidential	31.54	23.47	70	31.86	30.32	57	31.14	22.93	70	32.64	30.59	59	29.70	30.16	45
Owner-occupied.....	11.03	7.93	69	13.25	10.67	72	11.10	7.68	71	12.93	10.68	68	11.96	10.31	61
Other.....	20.51	15.25	67	18.61	19.09	48	20.03	14.95	67	19.71	19.36	53	17.74	19.35	40
Real estate loans secured by farmland.....	0.59	0.56	68	0.78	1.39	57	0.48	0.54	67	0.56	1.38	55	0.55	1.27	56
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0.01	43	0	0.06	31	0	0	44	0	0	44
Commercial and industrial loans	17.94	23.16	35	20.73	16.08	72	19.31	22.17	41	22.09	16.16	75	21.47	16.21	72
Loans to individuals	3.03	6.02	53	4.38	3.97	73	3.21	6.13	54	4.72	4	72	4.70	3.89	74
Credit card loans	0	0.50	22	0	0.03	32	0	0.65	22	0	0.04	32	0	0.04	32
Agricultural loans.....	0.17	0.33	61	0.37	0.74	61	0.25	0.32	68	0.42	0.78	62	0.48	0.69	67
Other loans and leases.....	0.79	8.05	12	0.82	1.96	59	0.77	9.09	10	0.73	1.48	61	1.13	3.74	38
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	504.12	382.51	77	519.49	495.64	59	506.74	381.27	77	531.30	493.53	60	488.96	505.61	44
Real estate loans secured by 1–4 family.....	184.99	124.29	75	189.43	152.35	70	181.11	125.03	75	188.54	151.03	70	175.85	161.34	63
Revolving	31.62	16.14	80	35.51	21.20	77	33.89	17.42	80	34.97	21.25	73	32.68	23.52	68
Closed-end.....	153.36	106.79	76	153.92	128.54	68	147.22	106.14	73	153.57	127.10	69	143.17	134.73	63
Commercial real estate loans	315.32	237.40	69	324.55	312.51	58	322.42	234.65	70	338.63	311.74	63	309.39	316.03	49
Construction and land development.....	89.82	35.26	94	86.35	46.61	88	101.48	35.62	95	86.99	46.63	86	95.39	44.92	89
1–4 family.....	41.98	6.84	97	33.51	10.01	94	45.13	6.34	97	33.67	9.52	94	27.76	10.21	90
Other.....	47.84	28.01	78	52.83	35.67	76	56.35	28.16	85	53.31	35.90	73	67.62	33.75	90
Multifamily.....	21.79	34.02	39	13.63	46.80	21	14.59	32.74	30	10.96	44.76	14	12.94	48.38	18
Nonfarm nonresidential	203.71	157.71	66	224.57	205.18	60	206.35	155.06	65	240.69	206.64	67	201.06	208.15	45
Owner-occupied.....	71.25	52.99	68	93.38	71.52	74	73.59	52.37	72	95.35	71.54	75	80.94	70.68	62
Other.....	132.46	102.29	64	131.19	129.31	51	132.76	100.54	64	145.33	130.65	60	120.12	134.17	39
Real estate loans secured by farmland.....	3.81	3.50	68	5.51	8.74	59	3.20	3.44	67	4.13	8.66	56	3.72	8.13	56
Loans to depository institutions and acceptances of other banks.....	0	0.18	32	0	0.03	43	0	0.28	31	0	0.01	44	0	0.01	44
Commercial and industrial loans	115.88	145.22	39	146.08	107.03	73	127.98	139.91	44	162.89	106.70	80	145.34	107.07	72
Loans to individuals	19.59	35.91	55	30.90	24.64	73	21.30	37.47	56	34.79	24.83	74	31.80	24.45	76
Credit card loans	0	2.59	22	0	0.20	32	0	3.30	22	0	0.24	32	0	0.24	32
Agricultural loans.....	1.12	1.94	64	2.60	4.59	63	1.66	1.88	69	3.07	4.86	63	3.23	4.49	69
Other loans and leases.....	5.09	47.52	12	5.75	13.34	59	5.08	49.54	10	5.41	10.25	63	7.63	25.58	38
Supplemental															
Non-owner occupied CRE loans / Gross loans	38	27.81	76	32.81	35.25	45	37.55	27.32	74	32.99	35.38	45	33.78	35.09	51
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	245.39	185.94	71	231.23	239.50	50	248.86	183.76	70	243.28	239.13	57	228.65	243.62	49
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	316.64	243.39	69	324.61	315.61	56	322.44	240.85	69	338.63	315.15	62	309.58	318.90	49

Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Short-term investments	14.62	11.92	67	6.25	6.17	56	11.33	11.17	58	3.03	5.36	36	1.99	4.70	27
Liquid assets	23.20	27.16	38	14.31	16.56	37	19.02	26.22	33	11.93	16.28	31	12.50	15.56	41
Investment securities	10.30	18.78	17	11.55	16.02	29	10.50	17.85	20	11.31	16.41	24	12.83	16.02	38
Net loans and leases	66.18	60.99	65	72.18	71.80	48	69.70	61.58	72	75.77	72.36	63	76.26	73.30	58
Net loans, leases and standby letters of credit	66.60	61.79	65	72.48	72.18	48	70.31	62.48	72	76.09	72.78	62	76.63	73.71	58
Core deposits	82.22	73.69	82	75.49	71.07	68	80.33	70.67	82	74.76	71.61	65	72.70	69.97	59
Noncore funding	3.97	11.95	19	9.76	15.12	30	4.50	14.13	16	10.86	14.61	36	12.34	16.58	34
Time deposits of \$250K or more	3.32	1.96	81	5.12	4.27	65	3.47	2.11	79	5.61	4.33	72	6.87	4.28	79
Foreign deposits	0	0.34	39	0	0	48	0	0.36	39	0	0	48	0	0	49
Federal funds purchased and repos	0.24	1.22	38	0.48	0.91	51	0.29	1.47	35	0.39	0.77	53	0.29	0.96	47
Secured federal funds purchased	0	0	48	0	0	47	0	0	48	0	0	48	0	0	48
Net federal funds purchased (sold)	-0.63	0.60	9	-0.41	0.86	6	-0.79	0.54	10	-1.75	0.75	1	-0.32	0.97	1
Commercial paper	0	0.01	45	0	0	49	0	0.01	44	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0	1.11	10	1.73	2.71	49	0.13	1.24	34	1.70	2.75	49	3.51	3.63	56
Earning assets that reprice within 1 year	36.87	38.67	41	26.21	32.25	34	29.87	39.38	24	22.71	33.16	23	23.26	32.35	28
Interest-bearing liabilities that reprice within 1 year	8.27	7.73	70	13.33	18.02	48	9.36	8.20	72	13.30	18.54	46	14.71	18.20	51
Long-term debt that reprices within 1 year	0.17	0.28	70	0	0.12	37	0	0.47	27	0	0.15	37	0	0.16	39
Net assets that reprice within 1 year	28.43	29.49	42	12.87	13.56	42	20.51	29.11	30	9.41	13.71	34	8.55	12.98	34
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-13.98	-0.51	14	4.19	10.43	29	-8.56	3.20	15	8.96	10.70	42	11.62	13.54	40
Net short-term noncore funding dependence	-15.51	-6.88	20	-0.23	5.47	29	-9.90	-4.76	26	3.57	5.88	37	9.10	8.57	52
Short-term investment / Short-term noncore funding	520.19	246.74	85	103.14	85.19	71	329.67	184.19	82	49.34	78.10	55	19.73	62.28	36
Liquid assets - short-term noncore funding / Nonliquid assets	26.55	30.67	47	9.63	7.37	62	19.24	28.18	42	6.57	6.90	53	2.75	4.17	48
Net loans and leases / Total deposits	77.01	76.22	55	89.35	90.71	40	82.59	79.43	61	94.04	90.96	55	93.90	92.88	50
Net loans and leases / Core deposits	80.49	83.77	52	95.62	102.17	39	86.77	88.34	55	101.35	102.55	49	104.89	106.50	50
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.62			0.81			1.57			0.36			-0.47		
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.69	1.31	63	4.40	2.80	72	3.18	4.31	44	1.94	1.28	73	-2.23	-1.95	37
Structured notes appreciation (depreciation) / Tier 1 capital	0			-0.05			0.02			-0.02			-0.04		
Percent of Investment Securities															
Held-to-maturity securities	0	12.84	14	0	6.21	26	0	11.38	15	0	7.25	23	0	10.76	18
Available-for-sale securities	99.62	85.49	73	99.43	92.49	56	99.61	87.23	75	99.38	91.33	59	99.53	88.32	64
U.S. Treasury securities	1.19	5.10	52	3.23	1.66	81	1.41	4.72	57	1.08	2.07	71	1.10	2.08	68
US agency securities (excluding mortgage-backed securities)	0	4.35	11	0.40	6.85	23	0.17	4.01	26	0	8.16	7	0.15	11	16
Municipal securities	28.36	9.71	86	30.66	16.56	78	30.27	9.83	86	27.32	15.40	77	21.08	16.63	67
Mortgage-backed securities	69.87	66.67	50	65.01	57.75	60	67.54	66.64	50	70.84	57.07	69	77.20	54.50	80
Asset-backed securities	0	1.97	25	0	1.61	34	0	1.91	24	0	1.70	34	0	1.54	33
Other debt securities	0.20	3.05	39	0.13	3.74	33	0.21	3.01	39	0.15	3.73	36	0	3.75	16
Mutual funds and equity securities	0.38	0.36	70	0.57	0.46	74	0.39	0.35	68	0.62	0.49	73	0.47	0.41	73
Debt securities 1 year or less	4.53	9.29	37	2.30	13.45	17	5.33	10.55	32	0.28	13.55	7	2.32	13.91	20
Debt securities 1 to 5 years	30.19	16.09	82	25.47	22.24	65	19.88	17.03	59	26.27	23.43	61	2.09	23.42	9
Debt securities over 5 years	64.90	72.48	31	71.67	60.11	62	74.39	69.86	50	72.83	58.63	68	95.12	58.36	93
Pledged securities	70.69	33.48	91	53.51	46.13	60	68.38	35.67	88	53.95	43.76	62	49.52	42.20	60
Structured notes, fair value	0	0.05	42	0	0.05	40	0	0.02	42	0	0.09	39	0	0.15	39
Percent Change from Prior Like Quarter															
Short-term investments	319.47	156.41	83	181.49	42.20	88	583.24	183.32	89	81.73	32.84	80	12.56	16.28	55
Investment securities	60.02	31.91	79	14.57	4.97	70	69.92	23.62	88	5.14	4.80	55	22.14	8.02	80
Core deposits	95.31	29.18	96	29.86	9.29	93	96.59	26.88	96	22.61	9.96	86	8.10	10.40	52
Noncore funding	-26.96	-25.09	53	-2.71	12.16	32	-24.15	-12.18	38	4.90	4.16	52	20.49	6.76	68

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			2,719,996	1,086,173	1,032,390
Commit: Secured commercial real estate loans	1,257,928	352,561	1,354,474	337,089	333,397
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting			0	0	0
Standby letters of credit	49,578	20,080	67,598	19,569	19,024
Commercial and similar letters of credit	50	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	1,989,165	1,565,667	1,733,728	1,073,437	640,208
Written options contracts (interest rate)	1,452,310	1,382,497	1,560,753	726,225	547,131
Purchased options contracts (interest rate)	393,531	297,964	369,132	273,027	232,226
Interest rate swaps	940,270	715,863	807,221	561,980	324,293
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						24.27	22.01	65	17.73	16.97	57	20.10	17.31	68	
Standby letters of credit	0.42	0.67	44	0.30	0.34	53	0.60	0.71	58	0.32	0.36	49	0.37	0.35	56
Commercial and similar letters of credit	0	0.02	43	0	0.01	37	0	0.02	20	0	0.01	36	0	0.01	35
Securities lent	0	0.11	41	0	0	50	0	0.18	40	0	0	49	0	0	50
Credit derivatives - notional amount (holding company as guarantor)	0	0.28	26	0	0	46	0	0.35	26	0	0	47	0	0.02	44
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0	47	0	0.30	27	0	0	48	0	0.01	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.17	34	0	0	48	0	0.25	34	0	0.01	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.16	34	0	0	48	0	0.30	33	0	0	47	0	0	47
Derivative contracts	40.01	42.67	74	59.53	4.61	97	39.89	48.62	72	43.02	2.95	97	33.95	6.51	96
Interest rate contracts	40.01	30.32	78	59.53	4.45	98	39.89	34.36	75	43.02	2.87	97	33.95	6.40	97
Interest rate futures and forward contracts	16.67	4.59	90	23.52	0.37	98	15.47	6.21	88	17.53	0.08	98	12.46	0.25	98
Written options contracts (interest rate)	12.17	2	91	20.77	0.42	99	13.93	2.18	91	11.86	0.13	99	10.65	0.26	99
Purchased options contracts (interest rate)	3.30	1.45	82	4.48	0.03	97	3.29	1.46	82	4.46	0.02	98	4.52	0.07	97
Interest rate swaps	7.88	20.33	34	10.76	2.93	82	7.20	20.83	31	9.18	2.19	84	6.31	5.18	64
Foreign exchange contracts	0	6.19	25	0	0	47	0	6.01	25	0	0	47	0	0	47
Futures and forward foreign exchange contracts	0	3.83	26	0	0	47	0	3.47	25	0	0	47	0	0	47
Written options contracts (foreign exchange)	0	0.03	41	0	0	49	0	0.03	40	0	0	48	0	0	49
Purchased options contracts (foreign exchange)	0	0.04	41	0	0	49	0	0.04	40	0	0	48	0	0	49
Foreign exchange rate swaps	0	0.71	39	0	0	49	0	0.77	39	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	0.80	33	0	0	48	0	1.86	32	0	0	48	0	0	48
Commodity and other futures and forward contracts	0	0.06	43	0	0	49	0	0.14	42	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0.27	38	0	0	49	0	0.52	36	0	0	48	0	0	49
Purchased options contracts (commodity and other)	0	0.18	38	0	0	48	0	0.37	36	0	0	48	0	0	48
Commodity and other swaps	0	0.27	37	0	0	49	0	0.32	36	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)						44.61	42.82	69	24.68	24.81	51	28.53	25.18	65	

Derivative Instruments

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	4,775,276	3,961,991	4,470,834	2,634,669	1,743,858
Interest rate contracts	4,775,276	3,961,991	4,470,834	2,634,669	1,743,858
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	1,989,165	1,565,667	1,733,728	1,073,437	640,208
Written options	1,452,310	1,382,497	1,560,753	726,225	547,131
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	1,452,310	1,382,497	1,560,753	726,225	547,131
Purchased options	393,531	297,964	369,132	273,027	232,226
Exchange-traded.....	0	0	0	0	3,800
Over-the-counter.....	393,531	297,964	369,132	273,027	228,426
Swaps	940,270	715,863	807,221	561,980	324,293
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	4,775,276	3,961,991	4,470,834	2,634,669	1,743,858
Interest rate contracts	4,775,276	3,961,991	4,470,834	2,634,669	1,743,858
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	2,909,766	2,579,494	2,534,681	1,908,444	1,196,726
One year or less	1,683,139	1,173,167	1,465,502	686,436	478,008
Over 1 year to 5 years	349,640	694,378	348,864	636,420	281,480
Over 5 years	876,987	711,949	720,315	585,588	437,238
Gross negative fair value (absolute value)	37,182	79,185	51,783	22,894	13,961
Gross positive fair value.....	71,633	78,770	72,479	26,942	16,640
Held for trading.....	0	0	0	0	0
Non-traded.....	71,633	78,770	72,479	26,942	16,640
Current credit exposure on risk-based capital derivative contracts	71,633	41,798	71,825	17,019	10,394
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
	100	94.52	76	100	99.81	59	100	94.10	77	100	99.57	60	100	99.91	54
Percent of Notional Amount															
Interest rate contracts	0	3.16	25	0	0.02	43	0	3.49	25	0	0.14	42	0	0	46
Foreign exchange contracts	0	1.04	33	0	0.01	46	0	1.17	32	0	0.07	45	0	0	47
Futures and forwards	41.66	12.82	85	39.52	16.76	79	38.78	14.05	84	40.74	14.06	81	36.71	11.75	82
Written options	30.41	8.11	89	34.89	14.03	82	34.91	8.18	92	27.56	11.73	78	31.37	11.14	81
Exchange-traded	0	0.10	42	0	0	48	0	0.14	40	0	0	48	0	0	49
Over-the-counter	30.41	7.80	89	34.89	13.57	82	34.91	7.73	92	27.56	10.84	80	31.37	10.65	82
Purchased options	8.24	3.58	78	7.52	1.84	84	8.26	3.42	75	10.36	2.45	85	13.32	1.29	92
Exchange-traded	0	0.11	42	0	0	49	0	0.15	40	0	0	49	0.22	0	98
Over-the-counter	8.24	3.15	81	7.52	1.82	84	8.26	2.86	81	10.36	2.28	85	13.10	1.22	92
Swaps	19.69	69.64	12	18.07	59.14	21	18.06	68.76	14	21.33	64.61	21	18.60	65.42	22
Held for trading	0	42.14	20	0	10.82	36	0	43.53	19	0	15.01	35	0	13.60	38
Interest rate contracts	0	36.29	20	0	12.35	36	0	36.62	19	0	16.17	35	0	12.87	38
Foreign exchange contracts	0	1.47	33	0	0	47	0	1.60	32	0	0.11	46	0	0	48
Equity, commodity, and other contracts	0	0.51	40	0	0	48	0	0.68	38	0	0	48	0	0	49
Non-traded	100	57.86	79	100	89.18	63	100	56.47	80	100	84.99	64	100	86.40	61
Interest rate contracts	100	54.11	87	100	88.61	68	100	53.82	87	100	84.69	69	100	85.51	64
Foreign exchange contracts	0	0.45	33	0	0.01	45	0	0.46	34	0	0.01	44	0	0	47
Equity, commodity, and other contracts	0	0.12	37	0	0	47	0	0.10	37	0	0.01	47	0	0	48
Derivative contracts (excluding futures and forex 14 days or less)	60.93	90.92	10	65.11	67.08	34	56.69	91.48	10	72.44	80.07	32	68.63	82.85	24
One year or less	35.25	26.80	68	29.61	15.23	75	32.78	32.05	60	26.05	15.20	70	27.41	12.75	77
Over 1 year to 5 years	7.32	28.69	19	17.53	15.99	57	7.80	27.06	20	24.16	22.92	60	16.14	22.66	49
Over 5 years	18.37	30.03	38	17.97	28.82	37	16.11	29.56	35	22.23	34.12	41	25.07	36.28	42
Gross negative fair value (absolute value)	0.78	1.21	36	2	3.13	39	1.16	1.55	48	0.87	1.30	41	0.80	0.66	56
Gross positive fair value	1.50	1.70	40	1.99	2.44	46	1.62	2.23	38	1.02	1.14	50	0.95	1.10	42
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.03	0.05	61	0.12	0.02	93	0.05	0.07	64	0.04	0	93	0.03	0.01	89
Gross positive fair value (X)	0.06	0.07	65	0.12	0.01	93	0.07	0.09	55	0.04	0	95	0.03	0.01	91
Held for trading (X)	0	0.05	21	0	0	44	0	0.07	19	0	0	44	0	0	40
Non-traded (X)	0.06	0.01	92	0.12	0.01	96	0.07	0.02	91	0.04	0	97	0.03	0.01	92
Current credit exposure (X)	0.06	0.05	69	0.07	0.01	92	0.07	0.06	59	0.03	0.01	87	0.02	0	87
Credit losses on derivative contracts	0	0	47	0	0	49	0	0	43	0	0	50	0	0	49
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	50	0	0	46	0	0	50	0	0	50
90+ days past due	0	0	47	0	0	50	0	0	47	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.77	0.61	67	0.76	0.11	90	0.79	0.85	57	0.33	0.10	84	0.23	0.06	87

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	170,389	31,139	31,139	28,932	24,041
Gross losses	1,170	2,411	15,305	5,952	3,154
Write-downs, transfers to loans held-for-sale.....	0	0	0	0	349
Recoveries	367	334	3,003	1,106	2,647
Net losses.....	803	2,077	12,302	4,846	507
Provision for loan and lease losses	-11,632	27,964	94,606	7,053	5,398
Adjustments.....	0	32,115	56,946	0	0
Ending balance	157,954	89,141	170,389	31,139	28,932
Memo: Allocated transfer risk reserve (ATRR).....	0	0	0	0	0

Analysis Ratios

Provision for loan and lease losses / Average assets	-0.41	-0.11	14	1.75	0.58	95	1.12	0.51	92	0.12	0.12	59	0.11	0.12	56
Provision for loan and lease losses / Average loans and leases.....	-0.59	-0.20	17	2.38	0.80	94	1.55	0.82	88	0.16	0.16	59	0.15	0.16	54
Provision for loan and lease losses / Net loan and lease losses.....	-1,448.57	-168.35	9	1,346.36	717.14	72	769.03	487.86	82	145.54	142.73	60	1,064.69	182.69	92
Allowance for loan and lease losses / Total loans and leases not held for sale.	2.24	1.49	85	1.95	1.17	94	2.41	1.58	85	0.71	0.94	22	0.79	0.94	31
Allowance for loan and lease losses / Total loans and leases.....	1.96	1.47	81	1.82	1.15	94	2.13	1.55	81	0.67	0.93	18	0.73	0.93	27
Allowance for loan and lease losses / Net loans and leases losses (X)	49.18	18.09	87	10.73	24.62	45	13.85	11.58	72	6.43	17.18	37	57.07	21.35	86
Allowance for loan and lease losses / Nonaccrual assets	231.21	291.29	48	363.14	334.63	71	298.06	299.17	64	147.84	315.75	36	205.45	285.36	50
All LLR / 90+ days past due + nonaccrual loans and leases.....	199.90	246.27	45	287.50	291.99	64	240.17	244.34	57	113.83	283.41	27	136.48	259.30	34
Gross loan and lease losses / Average loans and leases	0.06	0.24	23	0.20	0.15	69	0.25	0.34	50	0.14	0.16	50	0.09	0.15	41
Recoveries / Average loans and leases	0.02	0.08	18	0.03	0.04	51	0.05	0.07	41	0.03	0.05	41	0.07	0.05	69
Net losses / Average loans and leases	0.04	0.16	32	0.18	0.11	74	0.20	0.27	49	0.11	0.11	58	0.01	0.09	27
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	49	0	0	44	0	0	49	0.01	0	97
Recoveries / Prior year-end losses	2.40	7.39	15	5.61	9.45	49	50.45	33.98	79	35.07	41.80	50	104.75	51.25	84
Earnings coverage of net loan and lease losses (X).....	70.77	25.70	83	13.86	18.72	48	14.39	22.91	56	24.06	22.46	60	219.43	29.27	92

Net Loan and Lease Losses By Type

Real estate loans	0.01	0.03	55	0.04	0.02	79	0.02	0.04	41	0.01	0.02	47	-0.04	0.01	9
Real estate loans secured by 1-4 family	0.02	-0.01	79	0.06	0.01	85	0.01	0.01	59	0.03	0.02	69	0.02	0.01	61
Revolving	0.01	-0.03	71	-0.02	0	17	-0.03	0.01	26	0.08	0.02	82	-0.07	0.02	10
Closed-end	0.02	-0.01	83	0.08	0.02	86	0.02	0	72	0.01	0.02	58	0.04	0.01	78
Commercial real estate loans	0	0.05	49	0.03	0.02	80	0.02	0.07	39	0	0.02	30	-0.07	0.01	7
Construction and land development	0.01	0	80	0	-0.01	59	-0.02	0	28	0	-0.02	34	-0.20	-0.02	8
1-4 family	0.01	0	93	0	0	53	0	0	59	0	0	14	-0.04	0	7
Other	0	0	57	0	-0.01	60	-0.02	0	24	0	-0.02	35	-0.16	-0.02	8
Multifamily	0	0	54	0	0	56	0	0	58	0	0	56	0	0	50
Nonfarm nonresidential	0	0.07	23	0.05	0.02	82	0.04	0.11	44	-0.01	0.03	19	-0.01	0.02	14
Owner-occupied	0	0.01	20	0.05	0.01	89	0.01	0.02	56	-0.01	0.01	15	0	0.01	15
Other	0	0.06	41	0	0.01	54	0.03	0.08	51	0	0.01	62	0	0.01	23
Real estate loans secured by farmland	0	0	57	0	0	50	0	0.02	46	0	0.01	45	0	0	49
Commercial and industrial loans	0.04	0.20	37	0.45	0.23	78	0.65	0.47	72	0.27	0.27	61	0.07	0.18	41
Loans to individuals	0.98	1.06	60	0.99	0.87	67	0.52	1.13	31	0.71	0.74	62	0.56	0.71	58
Credit card loans		2.41			2.23			2.92				1.89			1.65
Agricultural loans	2.21	0.02	98	0	0.01	49	0.13	0.19	71	0.12	0.02	87	0.01	0.03	75
Loans to foreign governments and institutions		0					0								
Other loans and leases	-0.98	0.09	0	0	0.19	34	0	0.15	12	0.74	0.14	89	-0.08	0.28	4

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020		12/31/2020		12/31/2019		12/31/2018							
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases	13,156		30,010		26,995		21,428		13,615						
90+ days past due loans and leases	10,698		6,459		13,779		6,294		7,117						
Nonaccrual loans and leases	68,317		24,547		57,166		21,062		14,082						
Total past due and nonaccrual loans and leases	92,171		61,016		97,940		48,784		34,814						
Restructured 30–89 days past due	0		0		0		0		18						
Restructured 90+ days past due	0		0		0		0		0						
Restructured nonaccrual	8,760		4,893		10,523		5,126		2,703						
Total restructured loans and leases	8,760		4,893		10,523		5,126		2,721						
30–89 days past due loans held for sale	0		0		0		0		802						
90+ days past due loans held for sale	0		0		83		0		0						
Nonaccrual loans held for sale	12,779		0		6,406		0		397						
Total past due and nonaccrual loans held for sale	12,779		0		6,489		0		1,199						
Restructured loans and leases in compliance	17,335		6,673		5,465		3,326		4,004						
Other real estate owned	11,177		17,072		12,111		18,939		12,643						
Other Assets															
30–89 days past due	0		0		0		0		0						
90+ days past due	0		0		0		0		0						
Nonaccrual	0		0		0		0		0						
Total other assets past due and nonaccrual	0		0		0		0		0						
Percent of Loans and Leases															
30–89 days past due loans and leases	0.16	0.33	29	0.61	0.45	69	0.34	0.39	54	0.46	0.31	76	0.35	0.32	63
90+ days past due loans and leases	0.13	0.11	78	0.13	0.04	85	0.17	0.12	76	0.13	0.03	86	0.18	0.03	92
Nonaccrual loans and leases	0.85	0.65	73	0.50	0.53	52	0.72	0.66	60	0.45	0.48	53	0.36	0.49	40
90+ days past due and nonaccrual loans and leases	0.98	0.82	70	0.63	0.59	61	0.89	0.85	65	0.59	0.54	65	0.54	0.54	57
30–89 days past due restructured	0	0.01	20	0	0	40	0	0.01	16	0	0	29	0	0.01	56
90+ days past due restructured	0	0	30	0	0	47	0	0.01	29	0	0	45	0	0	43
Nonaccrual restructured	0.11	0.13	53	0.10	0.04	81	0.13	0.13	59	0.11	0.07	73	0.07	0.10	49
30–89 days past due loans held for sale	0	0	41	0	0	47	0	0	38	0	0	47	0.02	0	98
90+ days past due loans held for sale	0	0	42	0	0	48	0	0	85	0	0	48	0	0	48
Nonaccrual loans held for sale	0.16	0	97	0	0	47	0.08	0.01	93	0	0	48	0.01	0	98
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.16	0.33	29	0.61	0.46	69	0.34	0.40	54	0.46	0.31	76	0.35	0.32	63
90+ days past due assets	0.13	0.11	78	0.13	0.04	85	0.17	0.12	76	0.13	0.03	86	0.18	0.03	92
Nonaccrual assets	0.85	0.66	71	0.50	0.53	51	0.72	0.67	60	0.45	0.48	53	0.36	0.49	40
30+ days past due and nonaccrual assets	1.14	1.18	56	1.25	1.07	67	1.23	1.29	58	1.04	0.87	69	0.88	0.88	58
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.66	0.50	76	0.47	0.42	60	0.63	0.52	68	0.45	0.39	68	0.41	0.39	59
90+ days past due and nonaccrual assets + other real estate owned	0.76	0.53	79	0.72	0.48	78	0.74	0.55	76	0.76	0.45	82	0.66	0.45	77
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	0.81	0.58	78	0.73	0.49	78	0.67	0.60	63	0.71	0.56	68	0.60	0.59	54
Allowance for loan and lease losses	61.30	69.27	47	54.17	63.13	49	43.87	66.66	32	139.14	92.08	76	106.27	95.97	62
Equity capital + allowance for loan and lease losses	6.51	5.03	75	5.54	4.23	74	5.11	4.97	56	5.46	4.77	62	4.39	5.09	48
Tier 1 capital + allowance for loan and lease losses	7.47	5.96	68	6.65	4.65	77	5.95	6.05	55	6.84	5.30	69	5.27	5.65	52
Loans and leases + other real estate owned	1.20	0.97	73	0.98	0.68	79	0.93	0.97	53	0.92	0.78	65	0.78	0.82	52

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.15	0.31	27	0.61	0.43	72	0.32	0.39	51	0.46	0.28	78	0.30	0.29	62
	90+ days past due		0.16	0.13	81	0.13	0.03	88	0.19	0.16	78	0.14	0.03	89	0.15	0.03	89
	Nonaccrual.....		0.61	0.76	48	0.52	0.52	58	0.53	0.76	39	0.43	0.45	50	0.27	0.48	34
Commercial and industrial	30–89 days past due		0.07	0.22	30	0.49	0.40	72	0.21	0.23	60	0.21	0.22	57	0.12	0.23	46
	90+ days past due		0.01	0.02	52	0.07	0.02	87	0.03	0.03	64	0.03	0.02	79	0.02	0.02	78
	Nonaccrual.....		1.86	0.69	93	0.35	0.73	34	1.45	0.75	84	0.54	0.74	51	0.72	0.61	67
Individuals	30–89 days past due		1.06	0.53	84	1.28	0.59	84	1.70	0.83	89	1.66	0.60	89	2.13	0.68	88
	90+ days past due		0.12	0.11	71	0.25	0.03	93	0.79	0.14	91	0.52	0.02	98	1.45	0.03	98
	Nonaccrual.....		1.17	0.22	93	0.93	0.14	94	0.84	0.28	89	0.44	0.12	89	0.03	0.15	35
Depository institution loans	30–89 days past due			0.01			0			0			0				0
	90+ days past due			0			0			0			0				0
	Nonaccrual.....			0			0			0			0				0
Agricultural	30–89 days past due		0	0.17	31	0.52	0.17	83	0.50	0.17	84	0.38	0.10	84	0.41	0.11	84
	90+ days past due		0	0	44	0	0	44	0	0	44	0	0	47	0.21	0.01	91
	Nonaccrual.....		1.44	0.44	85	0.74	0.62	71	2.22	0.49	89	0	0.80	28	0.49	0.46	74
Foreign governments	30–89 days past due			0.03						0							
	90+ days past due			0						0							
	Nonaccrual.....			0.04						0.09							
Other loans and leases	30–89 days past due		0	0.13	36	0.01	0.32	51	0	0.18	32	0	0.28	48	0	0.18	53
	90+ days past due		0	0.01	34	0.87	0.01	97	0	0.01	33	0	0	40	0	0	41
	Nonaccrual.....		0	0.15	41	0	0.06	72	0	0.15	19	0	0.04	37	0.02	0.04	78

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Memoranda																
1–4 family	30–89 days past due	0.28	0.47	37	0.76	0.67	65	0.49	0.65	47	1.07	0.53	84	0.78	0.52	73
	90+ days past due	0.44	0.28	82	0.35	0.05	93	0.49	0.33	81	0.40	0.05	94	0.39	0.04	94
	Nonaccrual	0.34	0.88	19	0.44	0.60	43	0.35	0.89	22	0.31	0.55	28	0.38	0.61	35
Revolving	30–89 days past due	0.31	0.31	55	0.18	0.45	28	0.87	0.48	82	0.30	0.36	52	0.38	0.36	61
	90+ days past due	0.30	0.03	92	0.26	0.02	94	0.06	0.03	78	0.19	0.01	93	0.50	0.02	96
	Nonaccrual	0.42	1.31	28	0.24	0.37	46	0.43	1.13	34	0.19	0.34	42	0.42	0.35	63
Closed-end	30–89 days past due	0.28	0.48	35	0.90	0.69	67	0.40	0.65	37	1.24	0.56	86	0.87	0.54	75
	90+ days past due	0.47	0.31	82	0.37	0.05	93	0.59	0.38	81	0.45	0.05	94	0.36	0.05	94
Junior lien	30–89 days past due	0.32	0.85	22	0.48	0.62	45	0.33	0.87	23	0.34	0.57	32	0.37	0.64	34
	Nonaccrual	0.01	0.01	51	0.01	0.03	49	0.01	0.02	54	0.03	0.02	73	0	0.02	37
	90+ days past due	0	0	35	0	0	87	0.01	0	81	0.01	0	91	0.01	0	90
	Nonaccrual	0.01	0.05	27	0.02	0.04	47	0.01	0.04	26	0.01	0.03	45	0.02	0.03	49
Commercial real estate	30–89 days past due	0.08	0.22	30	0.53	0.31	73	0.22	0.26	60	0.13	0.15	59	0.03	0.16	20
	90+ days past due	0	0.02	54	0.01	0.01	73	0.02	0.02	69	0	0.02	71	0.02	0.02	75
	Nonaccrual	0.71	0.62	61	0.56	0.43	68	0.56	0.62	51	0.48	0.34	68	0.16	0.41	36
Construction and development	30–89 days past due	0.20	0.22	67	1.13	0.36	85	0.62	0.28	80	0.19	0.20	71	0.02	0.17	50
	90+ days past due	0	0.01	35	0.03	0.01	89	0.05	0.01	90	0.01	0.01	87	0	0	44
	Nonaccrual	0.50	0.50	73	0.24	0.21	73	0.33	0.41	67	0.20	0.18	71	0.05	0.18	53
1–4 family	30–89 days past due	0.14	0.03	87	0.15	0.09	75	0.48	0.03	97	0.17	0.05	84	0	0.07	32
	90+ days past due	0	0	44	0.03	0	95	0.05	0	95	0	0	47	0	0	48
Other	Nonaccrual	0.01	0.02	65	0.04	0.02	82	0	0.03	27	0	0.01	40	0	0.04	37
	30–89 days past due	0.06	0.16	55	0.98	0.21	88	0.15	0.22	63	0.01	0.12	59	0.02	0.06	66
	90+ days past due	0	0	38	0	0	88	0	0	40	0.01	0	91	0	0	45
	Nonaccrual	0.49	0.43	74	0.20	0.16	73	0.33	0.35	70	0.20	0.14	77	0.05	0.10	63
Multifamily	30–89 days past due	0	0.08	27	0.44	0.11	86	0	0.09	22	0.09	0.03	84	0	0.03	36
	90+ days past due	0	0	45	0	0	46	0.03	0	94	0	0	46	0	0	46
	Nonaccrual	0.02	0.13	46	0	0.04	35	0	0.11	20	0	0.03	37	0	0.04	34
Nonfarm non-residential	30–89 days past due	0.03	0.20	20	0.30	0.28	62	0.04	0.23	31	0.11	0.13	56	0.03	0.17	29
	90+ days past due	0	0.02	59	0	0.02	72	0	0.02	26	0	0.02	37	0.02	0.02	79
	Nonaccrual	0.88	0.78	60	0.72	0.55	70	0.72	0.80	53	0.61	0.36	74	0.22	0.52	41
Owner Occupied	30–89 days past due	0.02	0.06	42	0.11	0.13	56	0	0.07	20	0.09	0.06	68	0.03	0.08	46
	90+ days past due	0	0	33	0	0.01	76	0	0	33	0	0.01	40	0.02	0	85
Other	Nonaccrual	0.40	0.32	71	0.10	0.23	35	0.21	0.27	44	0.09	0.19	38	0.12	0.20	46
	30–89 days past due	0.01	0.12	25	0.19	0.12	75	0.04	0.14	44	0.02	0.05	54	0.01	0.07	40
	90+ days past due	0	0.01	73	0	0.01	86	0	0.01	33	0	0.01	41	0.01	0.01	81
	Nonaccrual	0.47	0.40	63	0.62	0.22	82	0.50	0.44	62	0.52	0.14	86	0.10	0.22	59
Farmland	30–89 days past due	0	0.13	30	0.72	0.25	80	0	0.11	30	0	0.21	28	0.46	0.09	88
	90+ days past due	0	0.01	45	0	0.02	43	0	0	45	0	0.01	45	0	0	46
	Nonaccrual	5.45	1.14	90	1.09	1.20	71	6.86	1.13	92	1.62	1.06	73	4.56	0.49	96
Credit card	30–89 days past due		0.75			0.92			0.95			0.87			1.03	
	90+ days past due		0.56			0.27			0.63			0.18			0.26	
	Nonaccrual		0.10			0.02			0.05			0			0.07	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020		12/31/2020		12/31/2019		12/31/2018	
Common Equity Tier 1 Capital									
Common stock plus related surplus	947,853		493,005		946,069		456,667		454,871
Retained earnings	414,192		298,182		369,734		293,524		221,213
Accumulated other comprehensive income (AOCI)	16,058		22,940		27,595		12,138		-4,227
Common equity tier 1 minority interest	0		0		0		0		0
Common equity tier 1 capital before adjustments/deductions	1,378,103		814,127		1,343,398		762,329		671,857
Common Equity Tier 1 Capital: Adjustments/Deductions									
Less: Goodwill, intangible assets, and deferred tax assets	253,388		184,265		259,713		177,781		142,235
Accumulated other comprehensive income-related adjustments	16,058		22,940		27,595		12,138		-4,227
Other deductions from common equity tier 1 capital	0		0		0		0		0
Subtotal:	1,108,657		606,922		1,056,090		572,410		533,849
Adjustments and deductions for common equity tier 1 capital	0		0		0		0		9,836
Common equity tier 1 capital	1,108,657		606,922		1,056,090		572,410		524,013
Additional Tier 1 Capital									
Additional tier 1 capital instruments and related surplus	30,000		30,000		30,000		30,000		30,000
Non-qualifying capital instruments	0		0		0		0		0
Tier 1 minority interest not included in common equity tier 1 capital	0		0		0		0		0
Additional tier 1 capital before deductions	30,000		30,000		30,000		30,000		30,000
Less: Additional tier 1 capital deductions	0		0		0		0		0
Additional tier 1 capital	30,000		30,000		30,000		30,000		30,000
Tier 1 Capital	1,138,657		636,922		1,086,090		602,410		554,013
Tier 2 Capital									
Tier 2 capital instruments and related surplus	118,439		0		158,597		0		0
Non-qualifying capital instruments	0		0		0		0		0
Total capital minority interest not included in tier 1 capital	93		0		93		0		0
Allowance for loan and lease losses in tier 2 capital	96,006		51,474		106,827		31,139		28,932
Exited advanced approach eligible credit reserves									
Unrealized gains on AFS preferred stock classified as equity			0				0		0
Tier 2 capital before deductions	214,538		51,474		265,517		31,139		28,932
Exited advanced approach tier 2 capital before deductions									
Less: Tier 2 capital deductions	0		0		0		0		0
Tier 2 capital	214,538		51,474		265,517		31,139		28,932
Exited advanced approach tier 2 capital									
Total capital	1,353,195		688,396		1,351,607		633,549		582,945
Exited advanced approach total capital									
Total Assets for Capital Ratios									
Average total consolidated assets, adjusted	11,527,657		6,389,568		11,132,045		6,146,255		5,028,759
Less: Deductions from common equity tier 1 capital	253,388		184,265		259,713		177,781		152,071
Less: Other deductions	0		0		0		0		0
Total assets for leverage ratio	11,274,269		6,205,303		10,872,332		5,968,474		4,876,688
Total risk-weighted assets	9,257,659		5,512,404		9,126,823		5,172,873		4,480,921
Exited advanced approach total RWA									
Capital Ratios									
Common equity tier 1 capital, column A	11.98	12.54	44	11.01	10.41	44	11.57	12.35	39
Common equity tier 1 capital, column B	0	0.28	46	0	0	50	0	0.30	46
Tier 1 capital, column A	12.30	13.31	39	11.55	11.09	41	11.90	13.08	32
Tier 1 capital, column B	0	0.32	46	0	0	50	0	0.34	46
Total capital, column A	14.62	15.37	42	12.49	12.51	27	14.81	15.23	51
Total capital, column B	0	0.36	46	0	0	50	0	0.39	46
Tier 1 leverage	10.10	9.15	79	10.26	10.30	55	9.99	9.13	77
Supplementary leverage ratio, advanced approaches HCs		7.94					8.72		

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets			0			0			0			0				0	
Total property and casualty assets			0			0			0			0				0	
Reinsurance recoverables (P/C)																	
Total life and health assets			0			0			0			0				0	
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)			0			0			0			0				0	
Total insurance underwriting equity			0			0			0			0				0	
Total property and casualty equity			0			0			0			0				0	
Total life and health equity			0			0			0			0				0	
Total insurance underwriting net income			0			0			0			0				0	
Total property and casualty			0			0			0			0				0	
Total life and health			0			0			0			0				0	
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0	
Unearned premiums (P/C)			0			0			0			0				0	
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0	
Separate account liabilities (L/H)			0			0			0			0				0	
Insurance activities revenue			132			44			632			0			144	200.00	1785.71
Other insurance activities income			132			44			632			0			144	200.00	1785.71
Insurance and reinsurance underwriting income			0			0			0			0				0	
Premiums			0			0			0			0				0	
Credit related insurance underwriting			0			0			0			0				0	
Other insurance underwriting			0			0			0			0				0	
Insurance benefits, losses, expenses			0			0			0			0				0	
Net assets of insurance underwriting subsidiaries			0			0			0			0				0	
Life insurance assets			72,369			14,944			15,191			11,357			11,115	384.27	597.67
Analysis Ratios																	
03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018					
BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	48	0	0	39	0	0	48	0	0	48		
Insurance underwriting assets (P/C) / Total insurance underwriting assets	54.39			60			53.67			60			66.67				
Insurance underwriting assets (L/H) / Total insurance underwriting assets	45.61			40			46.33			40			33.33				
Separate account assets (L/H) / Total life assets	12.21			0			11.24			0			0				
Insurance activities revenue / Adjusted operating income	0.09	0.38	54	0.04	0.52	63	0.11	0.41	56	0	0.37	22	0.04	0.46	56		
Premium income / Insurance activities revenue	0	2.23	43	0	0	47	0	2.84	40		0.03		0	0	48		
Credit related premium income / Total premium income	33.33			100			38.23			100			50				
Other premium income / Total premium income	66.67			0			61.77			0			50				
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0	48	0	0.03	44	0	0	48	0	0	48		
Insurance net income (P/C) / Equity (P/C)	22.15			32.87			15.59			37.86			72.25				
Insurance net income (L/H) / Equity (L/H)	3.56						3.62										
Insurance benefits, losses, expenses / Insurance premiums	1,367.96			52.20			447.82			132.57			116.87				
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0		0.07				0				0		
Reinsurance recovery (L/H) / Total assets (L/H)		0			0		0				0				0		
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	49	0	0	44	0	0	49	0	0	49		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	5.58	11	28	2.06	11.40	17	1.21	11.03	13	1.79	11.53	17	1.91	13.70	16		
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.50	37	0	0	49	0	0.75	37	0	0	49	0	0	49		

Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Yield: Foreign loans		0.69			0			0.87			0			0	
Cost: Interest-bearing deposits.....		0.13			1.79			0.42			2.53			1.85	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37						5.18							
Commercial and industrial loans		1.94						0.64			2.35			3.83	
Foreign governments and institutions		0						0							
Growth Rates															
Net loans and leases.....		-6.17			-41.40			-2.40			-47.91			-27.26	
Total selected assets.....		-2.56			-24.74			2.04			-25.04			5.03	
Deposits		2.95			92.56			3.46			2.53			-2.42	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		4,421,590	4,099,198	3,557,425	2,020,535	3,728,158	7.86	115.48
1–4 family residential loans		4,421,590	4,099,198	3,557,425	2,020,535	3,728,158	7.86	115.48
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		37.04	61.59	31.74	32.99	72.58		
1–4 family residential loans		37.04	61.59	31.74	32.99	72.58		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)		50.77	57.47	46.19	44.73	59.45		
1–4 family residential loans		3.16	2.74	3.54	3.31	2.48		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		1.93	2.36	2.18	3.26	2.41		
Auto loans and other consumer loans.....		11.59	11.28	13.36	15.42	11.04		
Commercial and industrial loans		32.55	26.15	34.73	33.29	24.61		
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018		
						Percent Change	
						1-Year	5-Year
Percent of Total Securitization Activities by Type							
Retained credit exposure.....	0	0	0	0	0	0	0
1–4 family residential loans	0	0	0	0	0	0	0
Home equity lines							
Credit card receivables.....							
Auto loans.....							
Commercial and industrial loans							
All other loans and leases							
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0	0	0
Seller's interest carried as securities and loans	0	0	0	0	0	0	0
Home equity lines							
Credit card receivables.....							
Commercial and industrial loans							
Percent of Tier 1 Capital							
Total retained credit exposure.....	0	0	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0.44	1.76	0.41	1.83	1.22		
Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	32,225	40,830	47,364	42,669	54,192	-21.08	687.70
Home equity lines	0	0	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0	0	0
Auto loans	0	0	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0	0	0
All other loans and leases	0	0	0	0	0	0	0
Total 30–89 days past due securitized assets.....	32,225	40,830	47,364	42,669	54,192	-21.08	687.70
90+ Days Past Due Securitized Assets							
1–4 family residential loans	149,627	52,781	153,578	44,888	54,837	183.49	32427.61
Home equity lines	0	0	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0	0	0
Auto loans	0	0	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0	0	0
All other loans and leases	0	0	0	0	0	0	0
Total 90+ days past due securitized assets	149,627	52,781	153,578	44,888	54,837	183.49	32427.61
Total past due securitized assets.....	181,852	93,611	200,942	87,557	109,029	94.26	3895.87
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0	0	0
Home equity lines	0	0	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0	0	0
Auto loans	0	0	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0	0	0
All other loans and leases	0	0	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.73	1	1.33	2.11	1.45
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	0.73	1	1.33	2.11	1.45
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	3.38	1.29	4.32	2.22	1.47
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	3.38	1.29	4.32	2.22	1.47
Total past due securitized assets percent of securitized assets	4.11	2.28	5.65	4.33	2.92
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.59	0.98	1.02	1.83	1.35
Home equity lines	0.31	0.18	0.87	0.30	0.38
Credit card receivables					
Commercial and industrial loans	0.07	0.49	0.21	0.21	0.12
All other loans and leases	0.13	0.58	0.31	0.27	0.22
Total managed loans past due 30–89 days	0.36	0.79	0.64	0.96	0.88
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	2.51	1.10	3.08	1.65	1.27
Home equity lines	0.30	0.26	0.06	0.19	0.50
Credit card receivables					
Commercial and industrial loans	0.01	0.07	0.03	0.03	0.02
All other loans and leases	0.01	0.04	0.06	0.05	0.14
Total managed loans past due 90+ days	1.28	0.66	1.45	0.76	0.81
Total Past Due Managed Assets	1.65	1.45	2.09	1.72	1.69
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0.01	0.02	0.01	0	0.01
Home equity lines	0.01	-0.02	-0.03	0.08	-0.07
Credit card receivables					
Commercial and industrial loans	0.04	0.45	0.65	0.27	0.07
All other loans and leases	0.05	0.11	0.05	0.07	-0.01
Net Losses on Managed Assets Percent of Total Managed Assets	0.03	0.09	0.11	0.07	0.01

Parent Company Income Statement

	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		75,000	0	49,706	0	0	0	1389.28
Dividends		75,000	0	48,750	0	0	0	1400.00
Interest		0	0	0	0	0	0	-100.00
Management and service fees		0	0	0	0	0	0	
Other income		0	0	956	0	0	0	
Income from nonbank subsidiaries		1,250	52	1,500	211	351	2303.85	
Dividends		1,250	0	1,500	0	54		
Interest		0	0	0	0	0	0	
Management and service fees		0	0	0	0	0	0	
Other income		0	52	0	211	297	-100.00	
Income from subsidiary holding companies		0	0	0	0	0	0	
Dividends		0	0	0	0	0	0	
Interest		0	0	0	0	0	0	
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Total income from subsidiaries		76,250	52	51,206	211	351	146534.62	1414.10
Securities gains (losses)		0	0	0	0	0	0	
Other operating income		18	0	232	0	0	0	
Total operating income		76,268	52	51,438	211	351	146569.23	1414.46
Operating Expenses								
Personnel expenses		277	275	1,100	1,000	880	0.73	
Interest expense		1,120	63	1,817	0	0	1677.78	1736.07
Other expenses		285	471	1,945	1,830	3,266	-39.49	-8.36
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		1,682	809	4,862	2,830	4,146	107.91	352.15
Income (loss) before taxes		74,699	-757	46,792	-2,619	-3,795		1501.61
Applicable income taxes (credit)		-404	-197	-1,155	-683	-746		
Extraordinary items								
Income before undistributed income of subsidiaries		75,103	-560	47,947	-1,936	-3,049		1503.05
Equity in undistributed income of subsidiaries		-22,229	1,305	15,674	85,750	83,285		
Bank subsidiaries		-21,327	1,305	16,668	85,750	83,285		
Nonbank subsidiaries		-902	0	-994	0	0		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		52,874	745	63,621	83,814	80,236	6997.18	262.40
Memoranda								
Bank net income		53,673	1,305	65,418	85,750	83,285	4012.87	260.10
Nonbank net income		348	0	506	0	54		
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		1,343,508	97.16	822,054	99.19	1,374,904	98.14	782,565	679,097	63.43	365.63
Common and preferred stock		1,343,508	97.16	822,054	99.19	1,374,904	98.14	782,565	679,097	63.43	375.58
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	-100.00	
Other receivables		0	0	0	0	0	0	0	0	-100.00	
Investment in nonbank subsidiaries		2,540	0.18	930	0.11	3,443	0.25	930	930	173.12	173.12
Common and preferred stock		2,540	0.18	930	0.11	3,443	0.25	930	930	173.12	173.12
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		1,286	0.09	0	0	1,173	0.08	0	0	0	-45.99
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		19,797	1.43	208	0.03	5,310	0.38	4,673	17,400	9417.79	2178.14
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		29	0	29	0	29	0	29	29	0.00	3.57
Other assets		15,627	1.13	5,541	0.67	16,065	1.15	5,362	6,434	182.02	853.45
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		1,382,787	100.00	828,762	100.00	1,400,924	100.00	793,559	703,890	66.85	369.73
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	15,000	1.81	15,000	1.07	0	0	-100.00	
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		20,115	1.45	0	0	60,369	4.31	0	0	0	99.65
Other liabilities		2,639	0.19	502	0.06	3,336	0.24	300	1,103	425.70	240.96
Balance due to subsidiaries and related institutions		30,930	2.24	30,930	3.73	30,930	2.21	30,930	30,930	0.00	0.00
Total liabilities		53,684	3.88	46,432	5.60	109,635	7.83	31,230	32,033	15.62	28.50
Equity Capital		1,329,103	96.12	782,330	94.40	1,291,289	92.17	762,329	671,857	69.89	426.16
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	
Common stock		47,332	3.42	32,067	3.87	47,222	3.37	31,034	30,725	47.60	27418.60
Common surplus		900,521	65.12	460,938	55.62	898,847	64.16	425,633	424,146	95.37	707.27
Retained earnings		365,192	26.41	266,385	32.14	317,625	22.67	293,524	221,213	37.09	177.80
Accumulated other comprehensive income		16,058	1.16	22,940	2.77	27,595	1.97	12,138	-4,227	-30.00	70.47
Other equity capital components		0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital		1,382,787	100.00	828,762	100.00	1,400,924	100.00	793,559	703,890	66.85	369.73
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		30,930	2.24	30,930	3.73	30,930	2.21	30,930	30,930	0.00	0.00
Notes payable to subsidiaries that issued TPS		30,000	2.17	30,000	3.62	30,000	2.14	30,000	30,000	0.00	0.00
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Profitability															
Net income / Average equity capital.....	16.22	12.54	78	0.39	6.30	11	6.57	7.29	37	11.61	10.58	64	12.76	11.03	72
Bank net income / Average equity investment in banks	15.80	12.55	75	0.65	7.10	10	6.35	7.45	35	11.71	10.85	58	13.14	11.56	70
Nonbank net income / Average equity investment in nonbanks	46.53	12.53	92	0	10.48	26	23.28	9.75	83	0	12.07	20	5.81	10.83	56
Subsidiary HCs net income / Average equity investment in sub HCs.....		11.69			4.73			7.01						9.40	
Bank net income / Parent net income	101.51	95.97	50	175.17	110.40	94	102.82	88.16	49	102.31	103.77	41	103.80	104.73	46
Nonbank net income / Parent net income	0.66	2.83	50	0	1.40	26	0.80	3.59	50	0	1.08	24	0.07	0.99	54
Subsidiary holding companies' net income / Parent net income		65.70			119.15			68.34						92.33	
															90.39
Leverage															
Total liabilities / Equity capital	4.04	17.74	22	5.94	10.22	40	8.49	20.06	32	4.10	9.66	36	4.77	9.50	39
Total debt / Equity capital	1.51	11.90	27	1.92	4.27	55	5.84	14.41	38	0	3.93	27	0	3.94	26
Total debt + notes payable to subs that issued TPS / Equity capital	3.77	14.30	23	5.75	8.42	43	8.16	16.67	35	3.94	7.99	38	4.47	7.93	40
Total debt + Loans guaranteed for affiliate / Equity capital	1.51	12.02	27	1.92	4.31	55	5.84	14.68	37	0	3.97	27	0	3.98	26
Total debt / Equity capital – excess over fair value	1.51	12	27	1.92	4.27	55	5.84	14.52	38	0	3.93	27	0	3.94	26
Long-term debt / Equity capital	1.51	11.33	27	0	4.01	27	4.68	13.56	31	0	3.86	27	0	3.76	28
Short-term debt / Equity capital	0	0.52	41	1.92	0.09	95	1.16	0.77	80	0	0.01	46	0	0.03	45
Current portion of long-term debt / Equity capital	0	0.04	41	0	0	46	0	0.06	40	0	0	47	0	0	46
Excess cost over fair value / Equity capital	0	0.10	40	0	0	46	0	0.08	39	0	0	46	0	0	46
Long-term debt / Consolidated long-term debt	13.33	35.48	32	0	15.79	25	31.59	34.67	45	0	14.37	26	0	15.49	26
Double Leverage															
Equity investment in subs / Equity capital	101.27	102.85	44	105.20	104.84	55	106.74	102.81	74	102.78	104.21	48	101.22	104.10	43
Total investment in subs / Equity capital.....	101.27	108.21	34	105.20	105.17	53	106.74	110.16	58	102.78	104.48	47	101.22	104.38	43
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.08	0.22	42	13.64	0.93	98	1.37	0.47	83	0.25	0.44	47	0.10	0.36	44
Equity investment in subs – equity cap / Net income-div (X).....	0.09	0.74	11		2.76		1.77	1.82	65	0.29	1.47	14	0.11	1.18	11
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	1,097.04	111.20	98	6.78	155.57	7	271.60	136.59	90	6.86	153.39	4	10.44	113.37	5
Cash from ops + noncash items + op expense / Op expense + dividend	1,091.35	98.58	98	-31.53	160.07	2	216.96	147.24	80	-5.10	152.31	4	-1.66	123.74	3
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	130.86	85.35	74	-22.43	75.34	18	103.33	134.08	39	1.15	105.99	6	18.42	108.88	7
Pretax operating income + interest expense / Interest expense	6,769.55	1,142.88	94	-1,101.59	5,770.74	5	2,675.23	2,016.32	79		17,211.14			1,631.73	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	5,532.65	1,357.31	91	-56.40	1,663.81	16	1,598.78	1,539.23	73	-59.89	2,481.22	6	-129.86	1,015.91	6
Dividends + interest from subsidiaries / Interest expense + dividends	1,186.40	117.86	98	0	170.29	5	307.92	150.43	88	0	196.13	3	0.85	140.89	7
Fees + other income from subsidiaries / Salary + other expenses.....	0	13.36	34	6.97	5.48	84	31.40	13.95	76	7.46	3.91	85	7.16	3.76	84
Net income / Current part of long-term debt + preferred dividends (X).....		33.13			16.34			35.64					71.69		106.04
Other Ratios															
Net assets that reprice within 1 year / Total assets	-0.02	3.97	16	-1.78	1.37	10	-0.69	3.85	13	0.59	1.59	57	2.47	1.59	70
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.05			0			0.10			0			0	
Nonaccrual.....		1.22			0			1.03			8.16			0.70	
Total		1.27			0			1.13			8.16			0.70	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	47	0	0	49	0	0.05	46	0	0	49	0	0	49
To subsidiary holding companies.....	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Total	0	0.03	47	0	0	49	0	0.05	46	0	0	49	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries.....	0.06	1.80	48	0	0.11	29	0.06	2.66	45	0	0.13	29	0	0.14	27
Combined thrift assets (reported only by bank holding companies).....	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0	49	0	0.08	38	0	0	49	0	0	49

Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
Payout Ratios — Parent																
Dividends declared / Income before undistributed income.....	7.07	74.87	7		77.30		30.25	81.10	16		65.39				87.25	
Dividends declared / Net income	10.04	23.13	24	384.70	53.69	95	22.79	42.29	25	12.16	25.65	28	7.93	24.10	25	
Net income – dividends / Average equity.....	14.60	9.52	80	-1.10	3.31	20	5.08	4.14	62	10.20	7.61	78	11.75	8.12	84	
Percent of Dividends Paid																
Dividends from bank subsidiaries	1,413.23	101.14	98	0	147.78	12	336.16	132.17	90	0	160.93	7	0	131.90	7	
Dividends from nonbank subsidiaries	23.55	3.28	91	0	0.72	33	10.34	3.41	84	0	2.59	28	0.85	2.83	73	
Dividends from subsidiary holding companies.....	0	4.75	46	0	0	48	0	4.85	44	0	0	48	0	0	48	
Dividends from all subsidiaries	1,436.78	128.99	98	0	168.67	7	346.50	174.85	87	0	209.89	4	0.85	144.51	10	
Payout Ratios — Subsidiaries:																
Percent of Bank Net Income																
Dividends from bank subsidiaries	139.74	30.63	97	0	86	13	74.52	60.28	66	0	45.88	8	0	33.37	10	
Interest income from bank subsidiaries.....	0	0.12	24	0	0.13	34	0	0.36	20	0	0.09	32	0	0.11	29	
Management and service fees from bank subsidiaries	0	1.08	36	0	0.79	43	0	1.47	37	0	0.47	43	0	0.32	43	
Other income from bank subsidiaries.....	0	0	47	0	0	47	1.46	0	99	0	0	46	0	0.01	44	
Operating income from bank subsidiaries	139.74	33.49	96	0	92.03	8	75.98	62.88	64	0	48.40	5	0	35.67	5	
Percent of Nonbank Net Income																
Dividends from nonbank subsidiaries	359.20	47.24	92		45.12		296.44	56.39	95		76.61		100	80.47	70	
Interest income from nonbank subsidiaries.....	0	2.80	33		0.17		0	7.38	32		0.91		0	0.31	46	
Management and service fees from nonbank subsidiaries	0	0.53	40		0.18		0	0.86	39		0.02		0	0.17	46	
Other income from nonbank subsidiaries.....	0	0.09	45		0		0	0.16	46		0.01		550	0.06	98	
Operating income from nonbank subsidiaries	359.20	69.48	91		57.35		296.44	79.84	92		83.73		650	96.62	96	
Percent of Subsidiary Holding Companies' Net Income																
Dividends from subsidiary holding companies.....		28.44			43.92			43.51			65.48			43.51		
Interest income from subsidiary holding companies		6.44			0			8.40			0			0		
Management and service fees from subsidiary holding companies.....		0.37			0			0.44			0			0		
Other income from subsidiary holding companies.....		-1.46			0			0.01			0			0.15		
Operating income from subsidiary holding companies.....		34.47			43.92			55.20			65.48			43.66		
Dependence on Subsidiaries:																
Percent of Total Operating Income																
Dividends from bank subsidiaries	98.34	58.57	68	0	65.31	14	94.77	69.76	53	0	77.61	8	0	72.95	9	
Interest income from bank subsidiaries.....	0	0.72	23	0	2.06	35	0	0.63	20	0	0.23	32	0	0.55	29	
Management and service fees from bank subsidiaries	0	4.11	36	0	1.90	43	0	1.87	37	0	0.75	43	0	0.59	43	
Other income from bank subsidiaries.....	0	0.02	46	0	0	47	1.86	0.04	93	0	0.01	46	0	0.01	44	
Operating income from bank subsidiaries	98.34	71.70	55	0	80.20	8	96.63	82.20	44	0	94.06	4	0	89.39	4	
Dividends from nonbank subsidiaries		1.64	5.32	76	0	1.90	32	2.92	1.95	79	0	1.13	29	15.38	2.65	
Interest income from nonbank subsidiaries.....		0	0.82	37	0	0.01	45	0	0.73	36	0	0	45	0	0	
Management and service fees from nonbank subsidiaries		0	0.05	42	0	0	48	0	0.02	42	0	0	48	0	0	
Other income from nonbank subsidiaries.....		0	0.01	47	100	0	99	0	0.01	46	100	0	99	84.62	0	
Operating income from nonbank subsidiaries		1.64	10.59	62	100	3.37	97	2.92	4.70	71	100	1.56	98	100	3.33	
Dividends from subsidiary holding companies.....		0	1.03	46	0	0	48	0	2.53	44	0	0	47	0	0	
Interest income from subsidiary holding companies		0	0.13	45	0	0	50	0	0.11	44	0	0	49	0	0	
Management and service fees from subsidiary holding companies.....		0	0	49	0	0	50	0	0	49	0	0	50	0	0	
Other income from subsidiary holding companies.....		0	0	50	0	0	49	0	0	49	0	0	49	0	0	
Operating income from subsidiary holding companies.....		0	2.35	44	0	0	48	0	4.56	42	0	0	47	0	0	
Loans and advances from subsidiaries / Short term debt.....		142.34		206.20	613.06	47	206.20	135.13	77		1,178.56			854.19		
Loans and advances from subsidiaries / Total debt		153.77	29.59	95	206.20	70.56	82	41.04	27.08	69		70.71			81.26	